5.05.000 INTRODUCTION TO THE HOUSING ELEMENT

5.05.010 Purpose of the Housing Element

The purpose of the 2009 Housing Element of the Town of Colma General Plan is to plan for the Town's housing needs and establish the housing-related goals, objectives and programs necessary to allow for and encourage the development of housing for all economic segments of the community over the 2009 – 2014 planning period. The Housing Element is designed to comply with State Housing Element Law and guidelines for the preparation and adoption of housing elements.

5.05.020 Summary of the Housing Element

Colma's regional housing needs allocation (RHNA) is 65 units, 39 of which are allocated as units affordable to moderate, low, very-low and extremely low income households. See **Section 5.05.200** of this Housing Element for more information regarding the RHNA and Colma's existing housing needs.

The RHNA applies to the years 2007 to 2014. Two units have been developed within Colma between 2007 and 2009, leaving an estimated need of 63 units for the 2009 – 2014 period. Colma has the capacity for these 63 units through the development of vacant and underutilized parcels located throughout the Town. See **Section 5.05.300** of this Housing Element for more information regarding the Town's development potential and the Town's ability to meet its housing needs.

Colma has also adopted goals, policies and programs to encourage and facilitate the development of these units. See **Section 5.05.500** for more information on the Town's housing goals, policies and programs, as well as the desired quantified objective of each program.

Development of an additional 63 units before the close of the planning period is feasible (since the sites are zoned for housing) but construction before the end of the planning period is unpredictable due to the economy. Colma, however, faces significant non-governmental constraints to the development of housing units, the most pressing and unique of which is Colma's cemetery land uses. Cemetery and related land uses comprise approximately 76% of the Town's total land area, and are an historic use in Colma, a Town

originally incorporated to protect cemetery land uses and accommodate the regional need for these uses. By State law, the dedication of property for cemetery uses makes these lands unavailable for housing projects.

Cemeteries tend to suffer from vandalism when residential uses are built nearby. Furthermore, some cultural groups and some individuals may avoid living near cemeteries if possible; however, Colma's cemeteries are easily visible from many development sites within the Town. Cemetery uses also place considerable fiscal constraints on the Town, which receives no tax revenue from cemetery uses or burials. This financial constraint increases the dependence of the Town on its regional commercial and retail uses to fund Town services. See Section **5.05.320** and Section **5.05.330** for more information regarding constraints to residential development in Colma.

5.05.030 Background and History of the Housing Element



The Town's historic cemetery uses make Colma a truly unique community, but also place constraints on the development of housing. Here townhomes in the Villa Hoffman development look out over Olivet Cemetery.

This Housing Element is an update and revision of the 2004 Town of Colma General Plan Housing Element, adopted in April 2004. The State of California requires housing element updates at regularly designated time periods or when a city makes any change in its policies, zoning and land use designations. State law mandates that all cities in the San Francisco Bay Area submit an adopted housing element by June 2009 which takes into account the housing needs assessment

numbers allocated to the jurisdiction by the Association of Bay Area Governments, or ABAG for 2007 through 2014.

To meet this requirement, policies from the 2004 Housing Element were reviewed, projected housing needs of all economic segments of Colma evaluated, and new policies and programs aimed at the preservation and improvement of housing have been developed.

5.05.040 Contents and Organization of the Housing Element

The contents of the 2009 Housing Element include an analysis of population, employment and housing trends, an evaluation of housing needs, statements of goals and policies, a schedule of programs and actions, and an estimate of

the number of housing units the Town expects to be developed, improved and maintained in the local housing stock. Programs and policies in the 2004 Housing Element were evaluated and modified where necessary to reflect changing market conditions and policy priorities. The 2009 Housing Element is organized into the following sections:

- Section 5.05.000 Introduction to the Housing Element
- Section 5.05.100 Population, Housing and Employment Trends
- Section 5.05.200 Existing and Projected Housing Needs
- Section 5.05.300 Ability to Meet Housing Needs
- Section 5.05.400 Housing Program Strategy
- Section 5.05.500 Housing Goals, Policies, and Programs
- Section 5.05.600 Evaluation of Existing Housing Programs

5.05.050 Definition of Income Categories

Housing need is often discussed in terms of income categories. This Housing Element uses the 2008 household income categories prepared by the California Department of Housing and Community Development (HCD) and the U.S. Department of Housing and Urban Development (HUD). Income categories are based on Census American Community Survey (ACS) samples collected in 2006 and are adjusted for family size and local fair market rents as determined by HUD.

Colma's income categories are based on San Mateo County's 2008 median family income of \$95,000 for a household of four persons, and are adjusted up or down for larger or smaller family sizes. Relative to most other regions of the State, and even within the San Francisco Bay Area, San Mateo County's median family income is extremely high. This high county median salary raises the income levels at which households are considered to be low income.

Within Colma, income categories are defined thusly:

Extremely Low Income:

Describes households making no more than 30% of median income (< \$33,950 for a household of four)

Very Low Income: Describes households making no more than 50% of

median income (< \$56,550 for a household of four)

Lower Income: Describes households making no more than 95% of

median income (< \$90,500 for a family of four)

Median Income: Describes households making no more than 100% of

Median (< \$95,000 for a household of four)

Moderate Income: Describes households making no more than 120% of

median income (< \$114,000 for a household of four)

Above Moderate Income: Describes households making more than 120% of

median income (< more than \$114,000 for a

household of four)

5.05.060 Relation to Other General Plan Elements

The Housing Element is closely related to the Land Use, Conservation/Open Space and Circulation Elements of the Town of Colma General Plan.

The Land Use Element sets forth the amount and type of residential development permitted under the General Plan, thereby establishing housing opportunity in Colma. In addition, the Land Use Element contains policies directed at maintaining the existing housing stock, as well as ensuring the quality of new residential development.

The Circulation Element contains policies to minimize traffic spillover into residential neighborhoods. The Conservation/Open Space Element establishes policies to minimize the impact of residential development on sensitive resources, such as ecological habitat, and scenic viewsheds.

Finally, the Safety Element sets forth policies to ensure the safety of the Colma's housing stock through such measures as mitigation of environmental hazards as a condition to development.

The Housing Element has been reviewed for consistency with Colma's other General Plan elements, and the policies and programs in this Element reflect the policy direction contained in other parts of the General Plan. As portions of the General Plan are amended in the future, this Housing Element will be reviewed to ensure that internal consistency is maintained. It is entirely consistent with the policies and proposals set forth by the Plan.

Pursuant to Government Code Section 65400, the City will annually review its progress in implementing this Housing Element and ensuring consistency between this and the City's other General Plan Elements.

5.05.070 Information Sources for the Housing Element

Data from the 2000 US Census, the ABAG *Projections* 2007 report, information provided by the California Department of Finance (DOF), and information provided by Claritas 2008 Demographic Snapshots are the main sources of information for this Housing Element. Additionally, information gathered from the San Mateo County Consortium "21 Elements" project through jurisdiction surveys, statistical analyses and policy analyses also informed this Housing Element. Due to the variety of information sources, there may be small discrepancies in some demographic data, caused by differences in data gathering techniques, projections methodologies, and timing of surveys and information gathering.

5.05.080 Housing Element Requirements

The following *Table H-1* identifies the statutory requirements of the Housing Element, as well as the section numbers of this element wherein the requirements may be found.

Table H-1, Housing Element Requirements and Section Numbers

| California Govt. Code | Requirement Description | 2009 Town of Colma Housing Element Section Meeting This Requirement |
|--------------------------|--|---|
| §65588(c) | Public Participation, | 5.05.510 'Public |
| | including: | Participation' |
| | Diligent efforts to include all economic segments of the community | 5.05.510 'Public Participation' |
| | Description of how public | 5.05.510 'Public |
| | input was considered and | Participation' |

| California Govt. Code | Requirement Description | 2009 Town of Colma Housing Element Section Meeting This Requirement |
|--------------------------|---|--|
| | incorporated | |
| §65588(a) | Evaluation of Previous | 5.05.600 'Evaluation of |
| | Housing Element, including: | Existing Housing Programs |
| | Effectiveness of the element | 5.05.610 ' Effectiveness of the 2004 Housing Element |
| | Progress in implementation | 5.05.640 'Progress in Implementation' |
| | Appropriateness of goals, objectives and policies | 5.05.620 'Appropriateness of the 2004 Housing Policies and Programs' |
| §65583(a) | Population and Employment Trends | 5.05.100 'Population, Housing and Employment Trends' |
| · | Household Characteristics, including: | 5.05.100 'Population, Housing and Employment Trends' |
| | Number of Existing Households | 5.05.100 'Population, Housing and Employment Trends' |
| | Total Households | 5.05.133 (B) 'Overpayment |
| §65583(a) | Overpaying for Housing | for Housing' |
| | Lower Income Households | 5.05.133(B) 'Overpayment |
| | Overpaying | for Housing' |
| | Total Existing Extremely Low-Income Households | 5.05.132(B) ' Extremely Low, Very Low and Low Income Households' |
| | Total Projected Extremely | 5.05.210 'Determination of |
| | Low-Income Households | Housing Needs' |
| §65583(a) | Housing Stock | 5.05.140 'Housing Stock |
| | Characteristics, including: | Trends and Characteristics' |
| | Housing Conditions | 5.05.142 'Housing Condition' |
| | Overcrowded Households | 5.05.131(B) 'Overcrowded Households' |
| | Housing Costs | 5.05.133(A) 'Housing Values and Costs' |
| | Housing Units by Type | 5.05.141 'Unit Type' |

| California Govt. Code | Requirement Description | 2009 Town of Colma Housing Element Section Meeting This Requirement |
|--------------------------|---|---|
| | Special Needs Analyses, including: | 5.05.220 'Special Housing |
| | | Needs' |
| | Persons with disabilities | 5.05.224 'Housing Needs |
| | | for Disabled Persons' |
| | Elderly | 5.05.221 'Housing Needs |
| | | for Senior Residents' |
| | Large households | 5.05.222 'Housing Needs |
| §65583(a) | | for Large Households' |
| | Farmworkers | 5.05.225 'Housing Needs |
| | | for Farmworkers' |
| | | 5.05.223 'Housing Needs |
| | Female headed households | for Female Headed |
| | | Households' |
| | Homeless | 5.05.226 'Housing Needs |
| | | for the Homeless' |
| G(FF00() | Analysis of opportunities for | 5.05.500 'Housing Goals, |
| §65583(a) | energy conservation in | Policies and Programs' |
| 77-4048-1 | residential development | Ü |
| §65583(a) | Analysis of existing assisted housing projects at-risk of | 5.05.151 'Potential Loss of |
| | | Subsidized Units' |
| | conversion | F 05 010 (D) |
| §65583(a) | Projected Housing Need | 5.05.210 'Determination of |
| 9(FE92 2(a) and | | Housing Needs' |
| §65583.2(a) and | Sites Inventory | 5.05.313 'Development |
| (b) | | Potential' |
| §65583.2 | Analysis of Suitability and | 5.05.313 'Development |
| 0.0000()(1) | Availability | Potential' |
| §65583(c)(1) and | Zoning for a Variety of | 5.05.313 'Development |
| §65583.2(c) | Housing Types | Potential' |
| §65583(a)(4) | Governmental Constraints | 5.05.320 'Governmental |
| | | Constraints' |
| §65583(a)(5) | Non-Governmental | 5.05.330 'Non- |
| - ()() | Constraints | Governmental Constrains' |
| aceros a Va | Quantified Objectives for number of housing units | Table H-21 'Housing |
| §65583(b)(1) | | Policies, Programs and |
| | | Quantified Objectives' |
| §65583(c)(6)(B) | Consistency with other | 5.05.060 'Relation to Other |
| | general plan elements | General Plan Elements' |
| §65588(c)(d) | Coastal Zone Procedures | Not Applicable |

| California Govt. Code | Requirement Description | 2009 Town of Colma Housing Element Section Meeting This Requirement |
|--------------------------|--|---|
| §65589.7 | Priority water and sewer services procedures for development with affordable units | Table H-21 'Housing Policies, Programs and Quantified Objectives' |

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